

FIG. 1
(PRIOR ART)

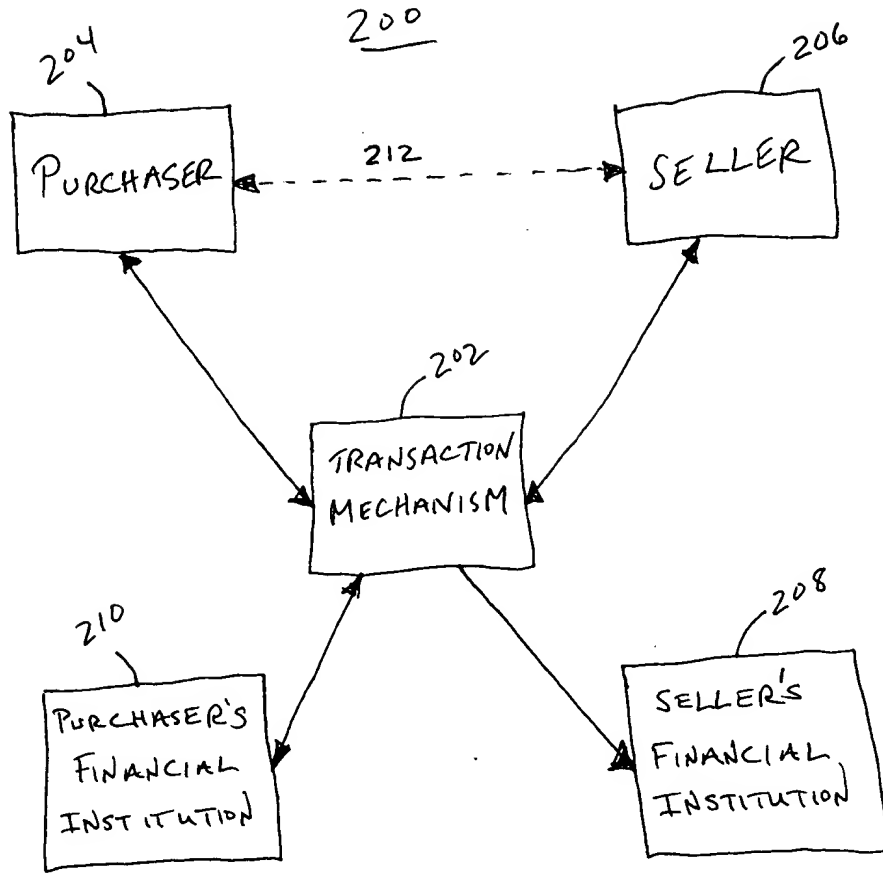


FIG. 2

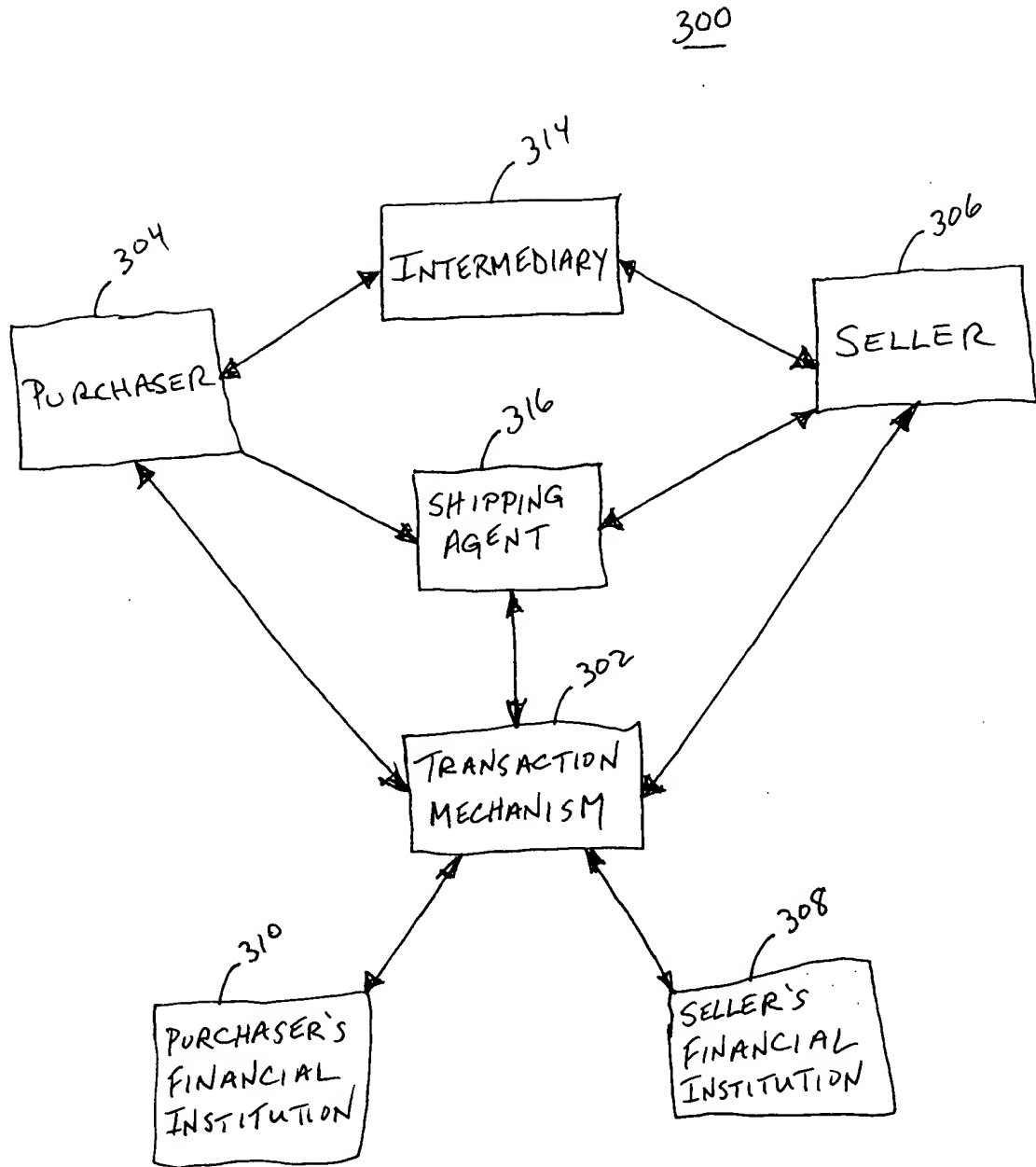


FIG. 3

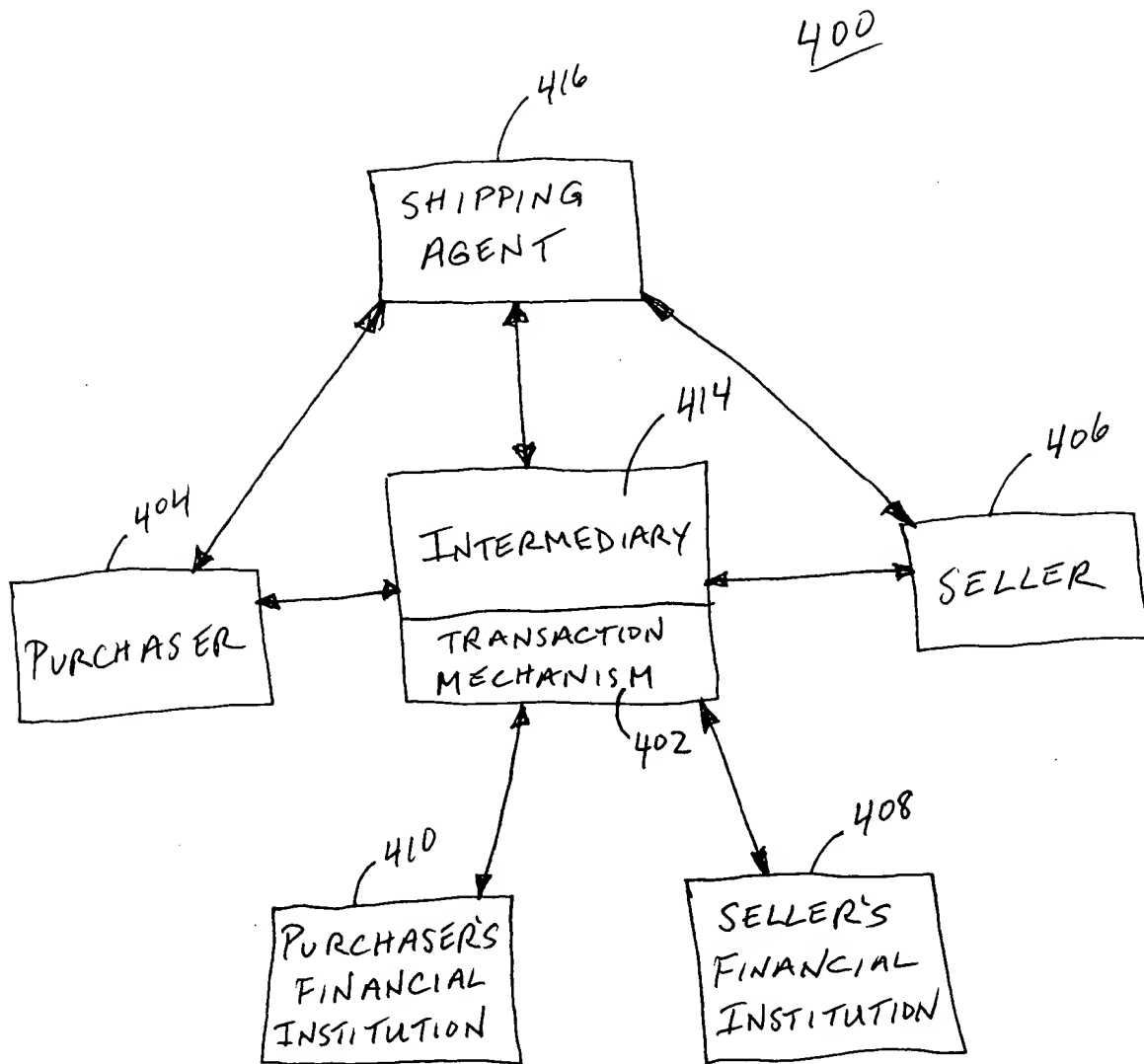


FIG. 4

TRANSACTION MECHANISM

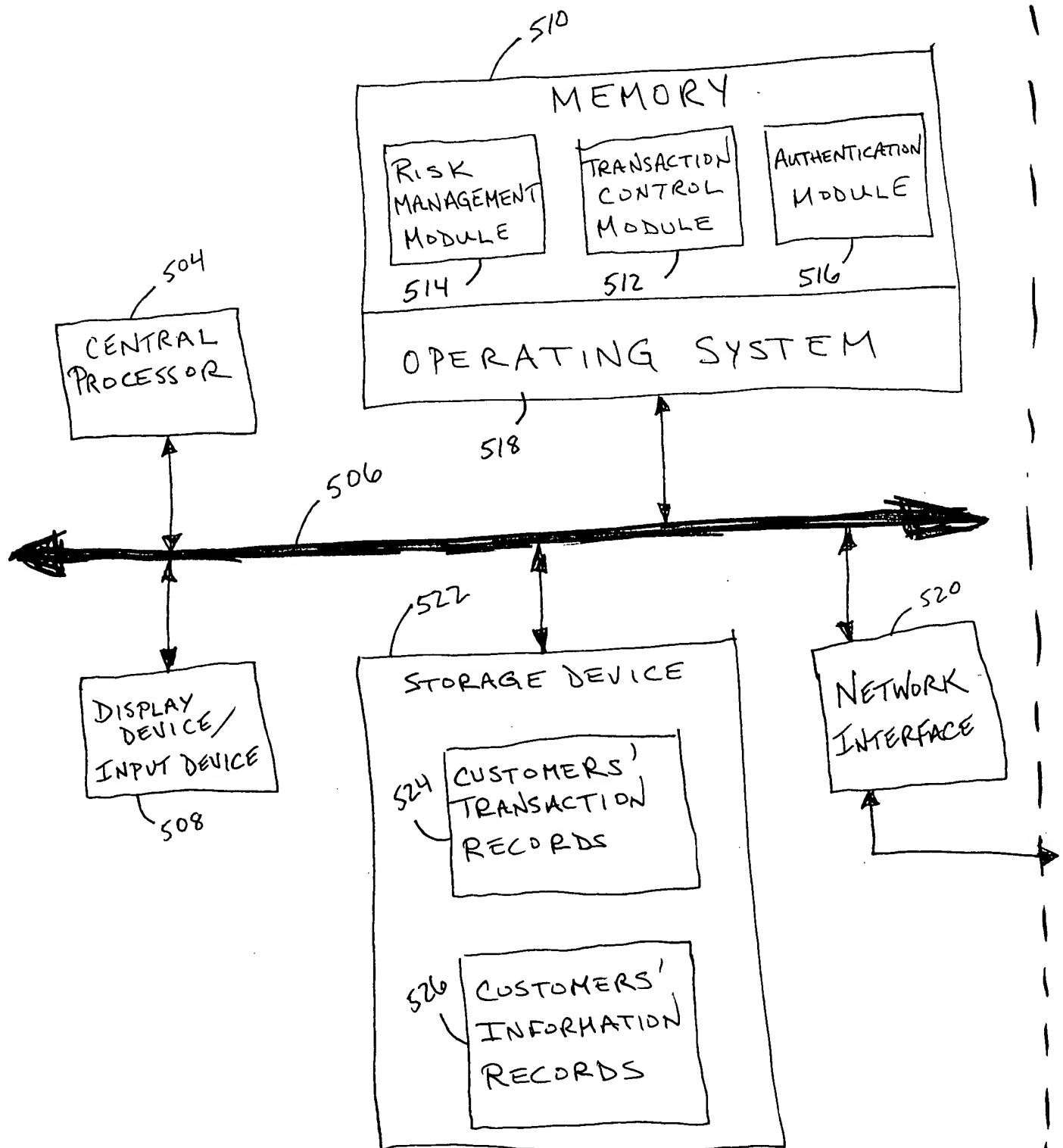


FIG. 5

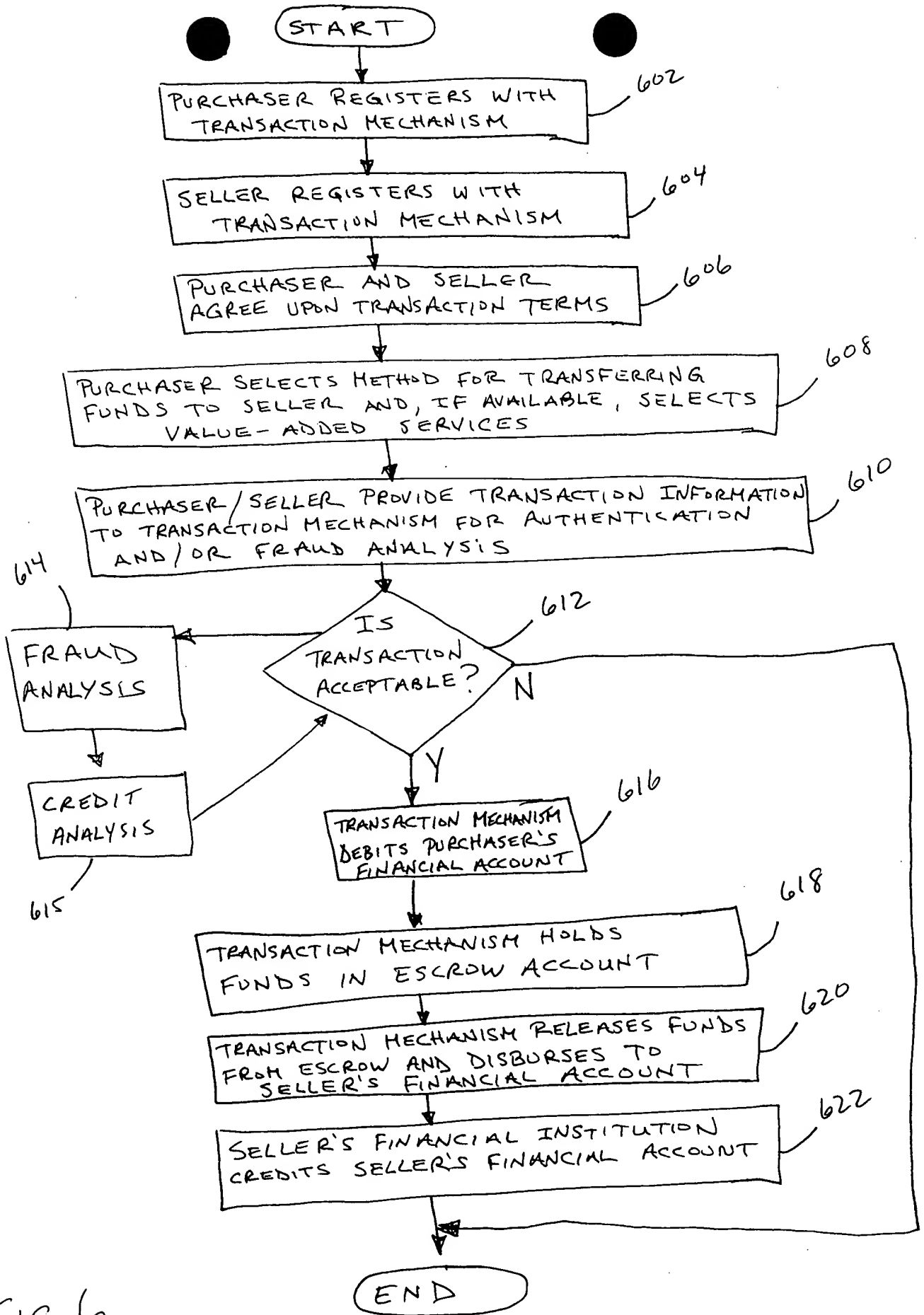


FIG. 6

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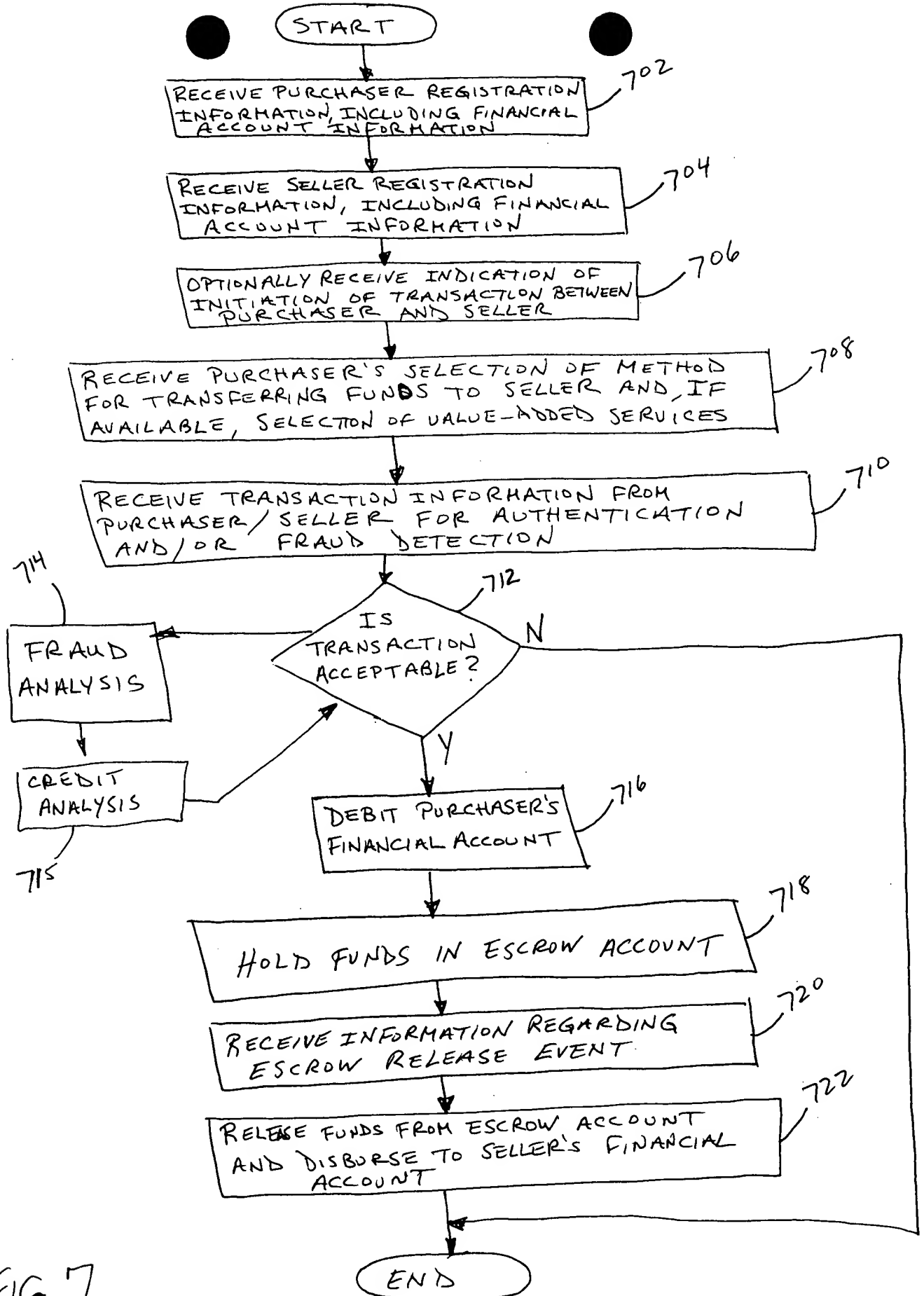


FIG. 7

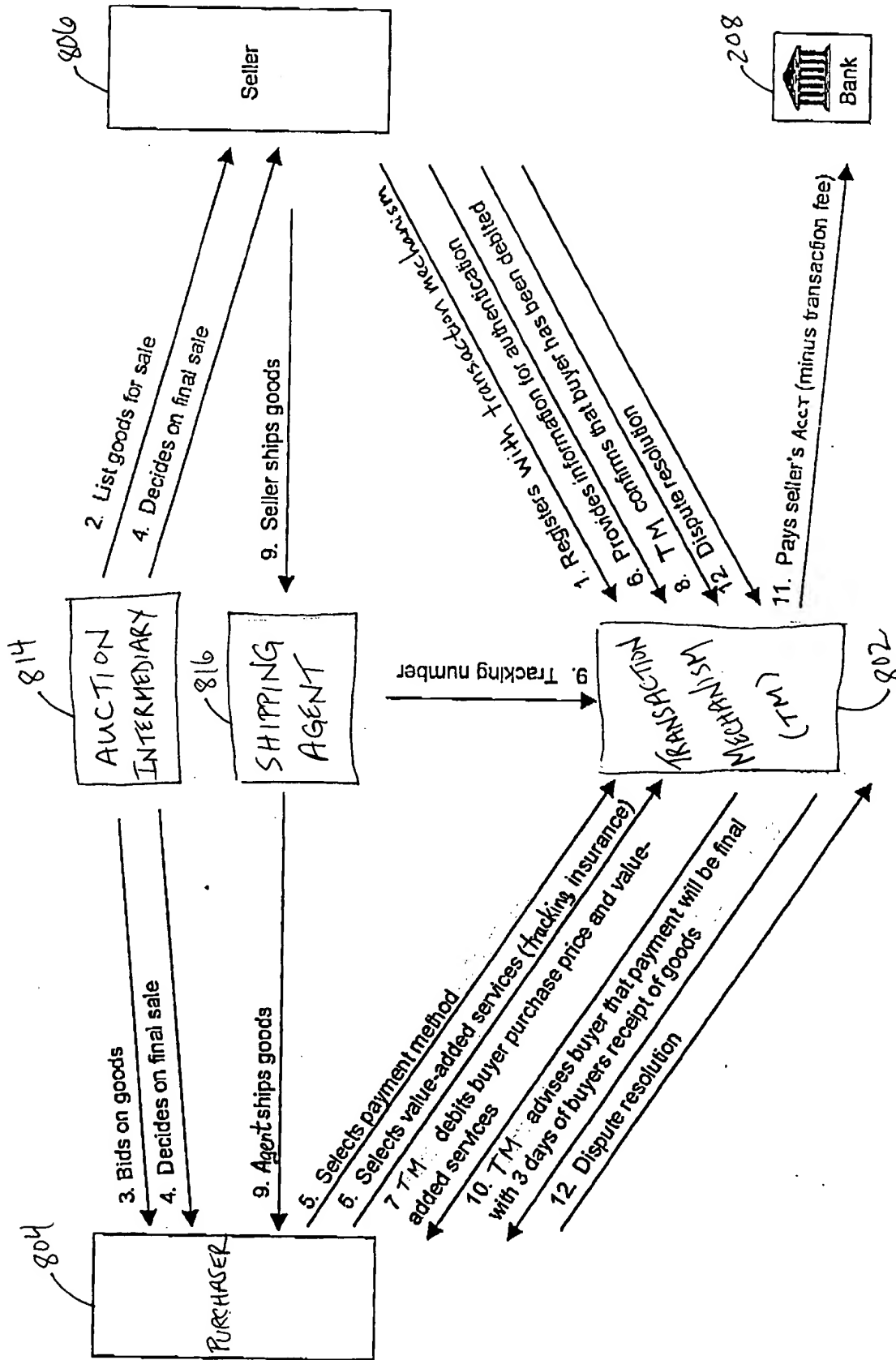


FIG. 8

09704379-110200

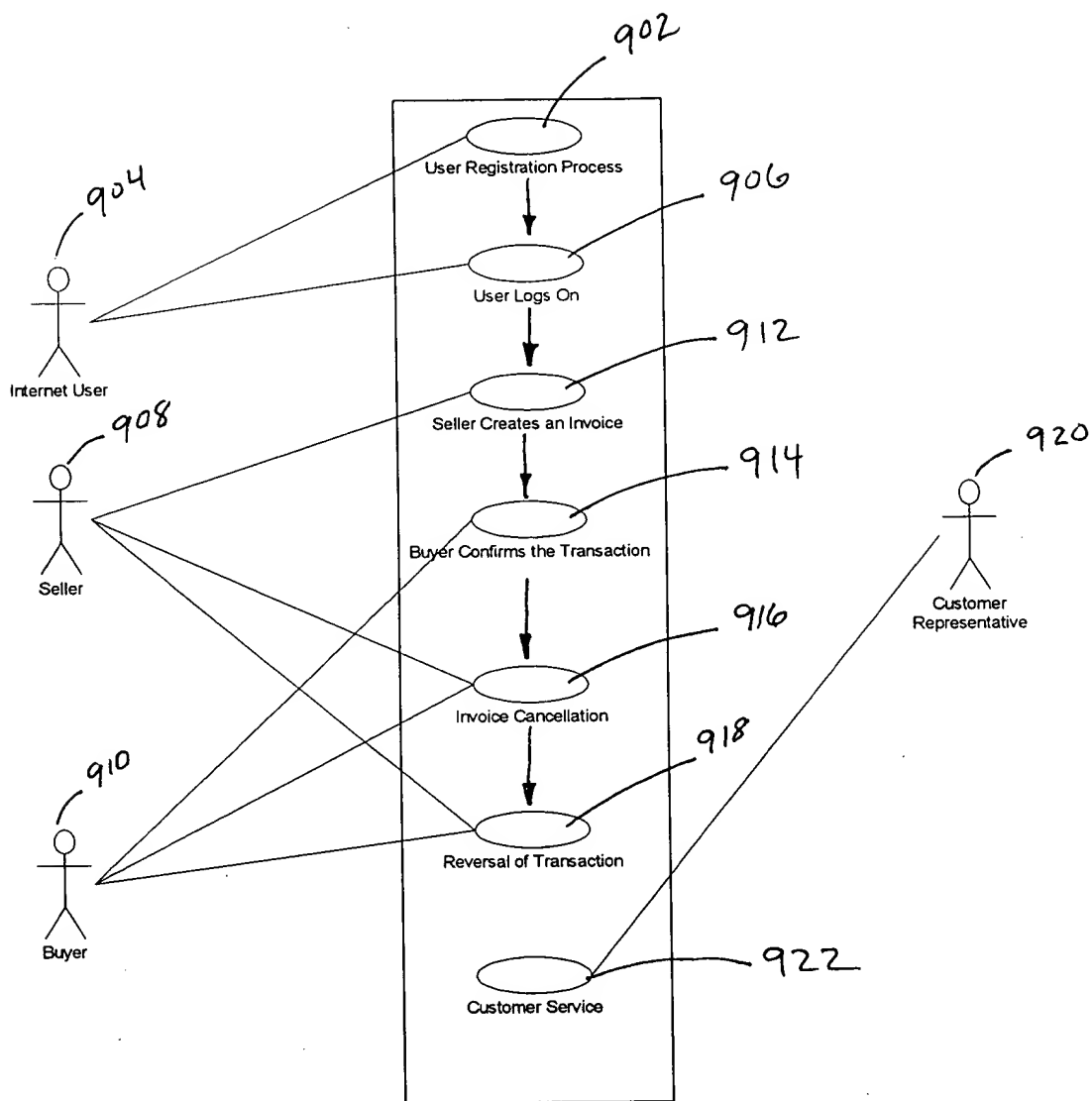



FIG. 9

	<h1 style="text-align: center;">BUSINESS SYSTEMS CONSTRUCT REPORT</h1>	<h2 style="text-align: center;">X827</h2>
Consumer-to-Consumer Payment (C2CP)		Revision Date: 26-Sep-2000:30-Mar-2000 Next Review Date: 26-Sep-2001 Project ID: B0001694

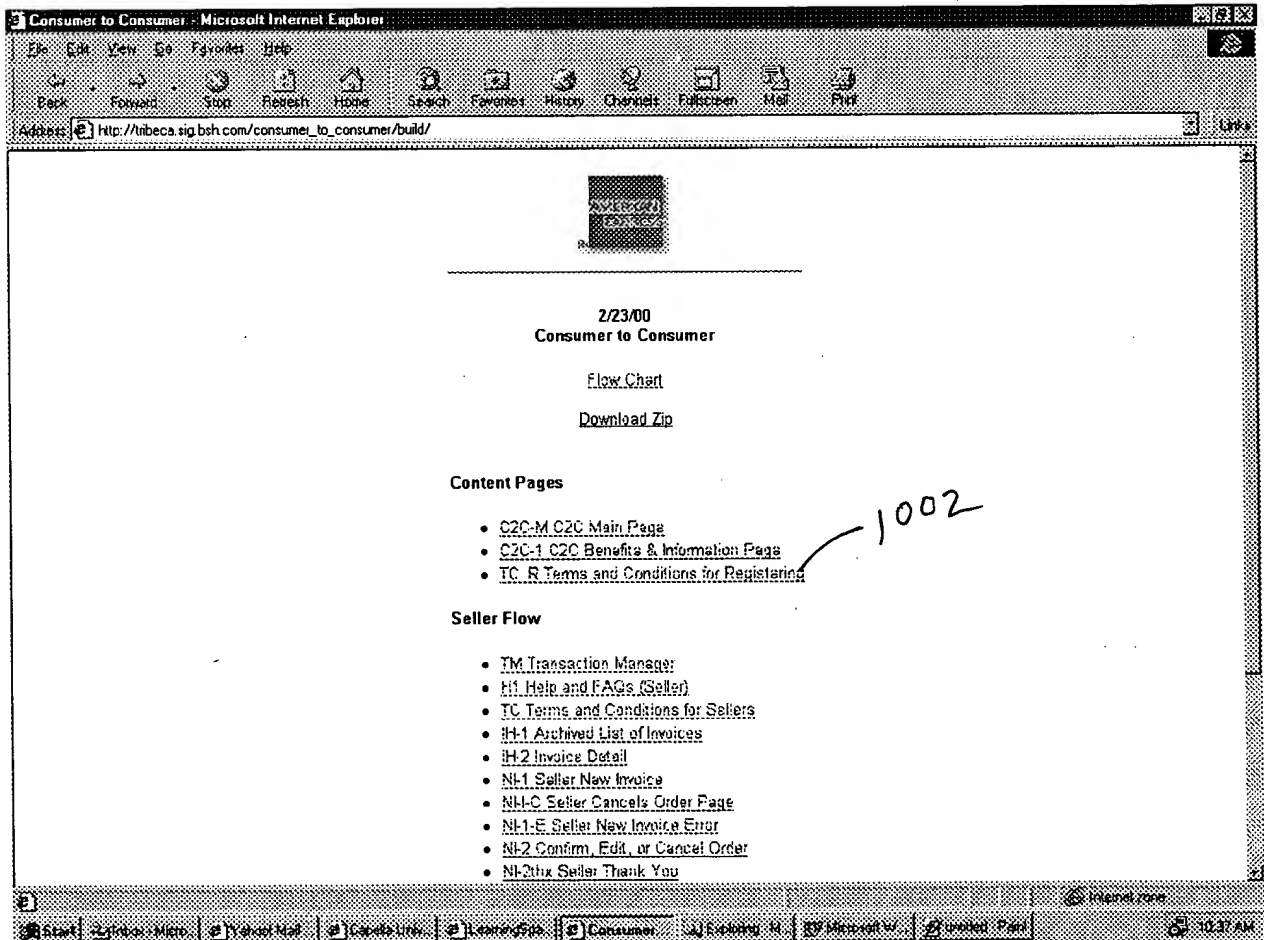
IV. BUSINESS PROCESS DESIGN

A. GUI/WINDOW DESIGN (X815)

Consumer-to-Consumer Index Page

FIG. 10

EXEMPLARY HOME PAGE
(REGISTRATION)





BUSINESS SYSTEMS CONSTRUCT REPORT

X827

Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000-30-Mar-2001

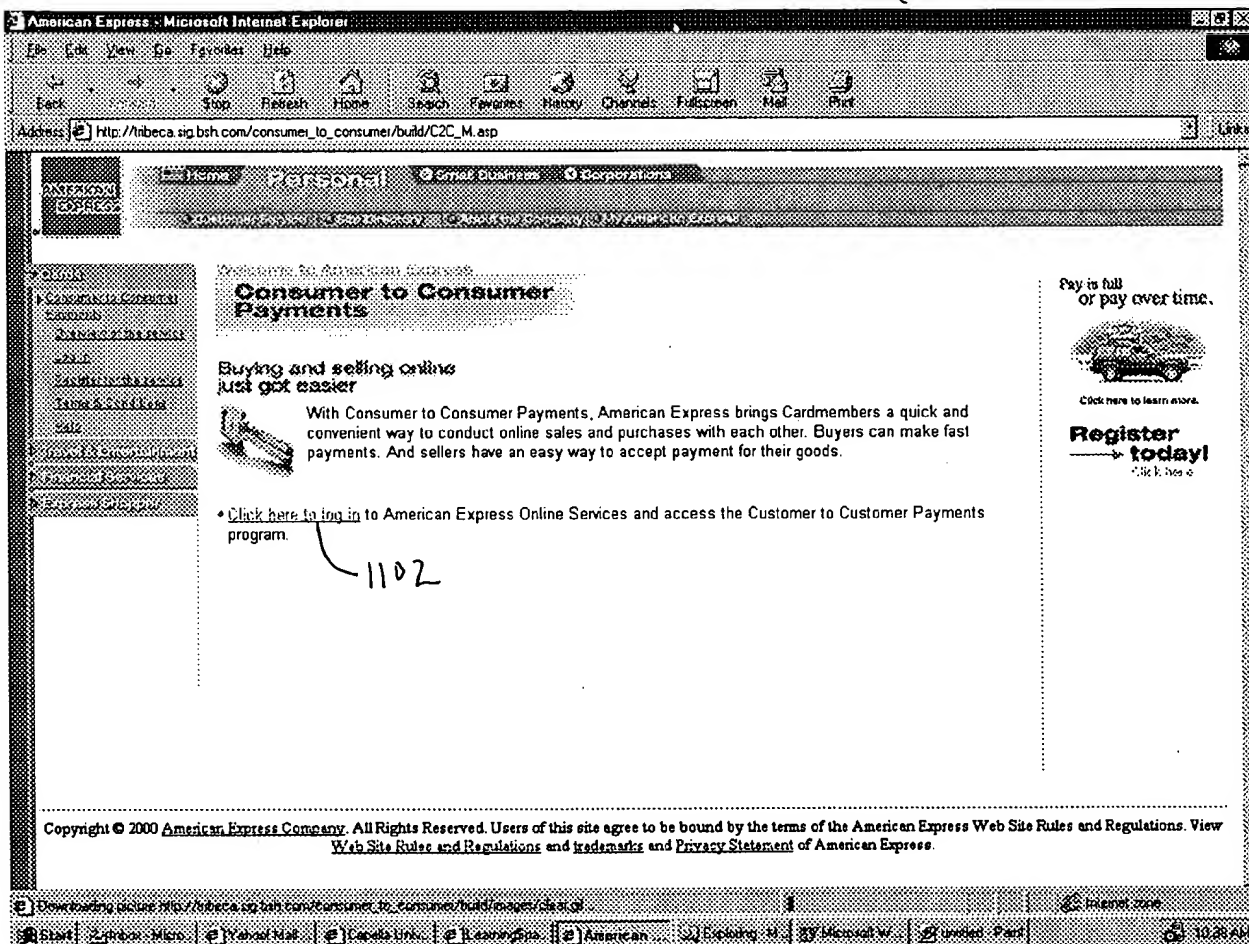
Next Review Date: 26-Sep-2001

Project ID: B0001694

Consumer-to-Consumer Main Page

FIG. 11

EXEMPLARY MAIN PAGE
(LOGIN)



Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000 30-Mar-2000
 Next Review Date: 26-Sep-2001
 Project ID: B0001694

Transaction Manager

FIG. 12 EXEMPLARY TRANSACTION INITIATION

American Express - Microsoft Internet Explorer

Address: http://inbca.sig.bsh.com/consumer_to_consumer/build/TM.asp

Home Personal Small Business Corporations

Consumer to Consumer Payments
 Welcome John A. Sample

Start a new transaction 1202

Your transaction history: 1204

INV#	BUYER	YOUR REF#	DESCRIPTION	DATE CREATED	TOTAL	STATUS
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P

STATUS KEY
 P = Paid
 W = Waiting on buyer
 D = Declined by buyer
 E = Expired

CREDIT OPTIONS

- To review your registered American Express® Online Accounts [click here](#) 1208
- To register another account [click here](#) 1206

Exit Secure Area

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Start Links - Micro Yahoo Mail Expedia Line Search America Exploring Microsoft In - Post Internet zone 10:38 AM

00704379-110200

SELLER-INITIATED TRANSACTION

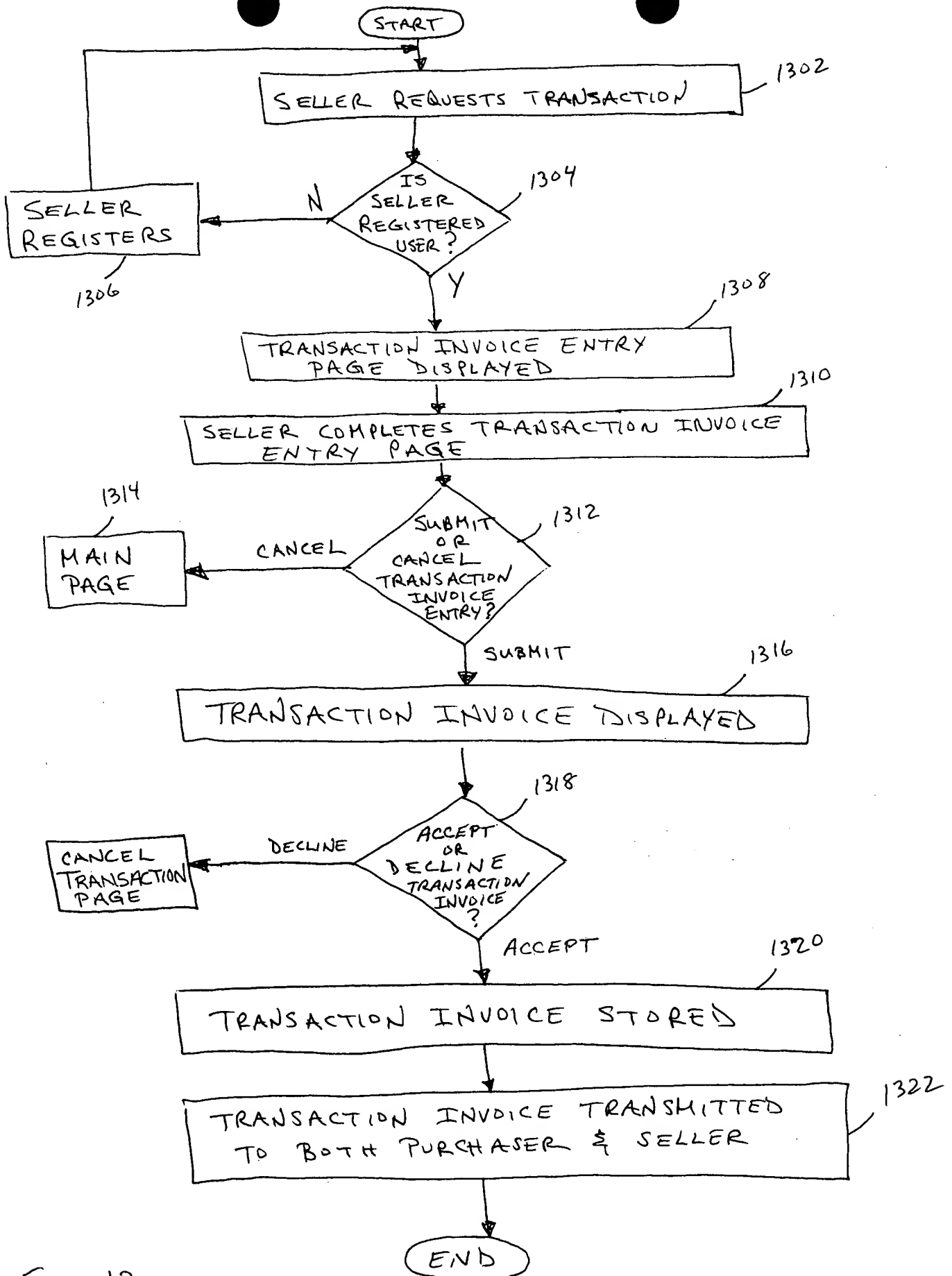


FIG. 13

09704379.110200



BUSINESS SYSTEMS CONSTRUCT REPORT

X827

Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000 30-Mar-2000
Next Review Date: 26-Sep-2001
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Seller New Invoice

FIG. 14 EXEMPLARY TRANSACTION INVOICE ENTRY PAGE

American Express - Microsoft Internet Explorer

Address: http://hibeca.sig.bsh.com/consumer_to_consumer/build/NI_1.asp

Home Personal Small Business Corporations

1400

Consumer to Consumer Payments
Start Transaction

STEP 1 - CREATE INVOICE

To: (Buyer's e-mail address)

From: john_sample@hotmail.com

Indicate the last date you will accept payment for item(s):

Provide your own reference number, if any:

Provide invoice description, if any:

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Need more line items?

STEP 2 - SELECT CREDIT OPTIONS

Please select the registered account to which you would like the proceeds of this transaction credited:

☐ American Express® Card:

1402 1404 1406 1408 1410 1412 1414 1416 1418 1420 1422 1424 1426 1432 1434 1428 1430

Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000 30-Mar-2001
 Next Review Date: 26-Sep-2001
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Seller Invoice Detail

FIG. 15 EXEMPLARY TRANSACTION INVOICE

09704379.110200

American Express - Microsoft Internet Explorer

Address: http://tibe.ca.sig.bsh.com/consumer_to_consumer/build/IH_2.asp

Home PERSONAL Small Business Corporations

Consumer to Consumer Payments

View invoices

To: gloriapublic@yahoo.com

From: john_sample@hotmail.com

1500

1542

1536

INVOICE#: 001300925

Invoice Expires: 02/13/00

Your Reference #: 23456

Description: eBay auction 44587956

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL	DATE CREATED	STATUS
34590A Apache Rug	1	\$300.00	\$300.00	02/18/00	P
Processing			20.00		
Shipping & Handling			90.00		
Gift			0.00		
Service Fee			-10.00		
Charged to your Account			\$400.00		
Total payment to you			\$400.00		

1544

1538

1540

1546

1548

1550

DECLINE

ACCEPT

Status Key

P = Paid

W = Waiting on buyer

D = Declined by buyer

X = Expired

<< back invoice next >>

Start Inbox Mail Card View Learning American Express Mail Page

Internet.com

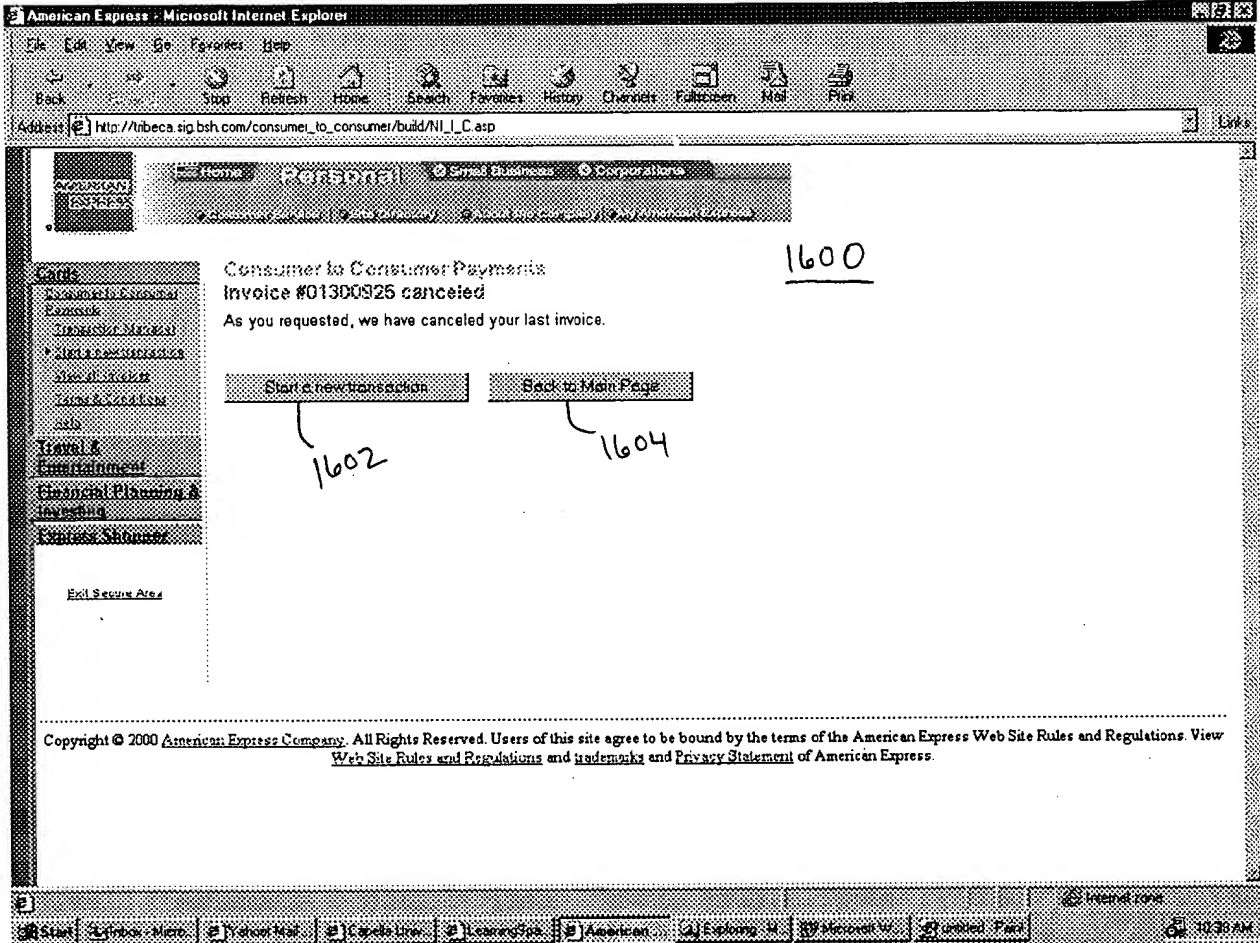
10:38 AM

Consumer-to-Consumer Payment (C2CP)

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 Next Review Date: 26-Sep-2001
 Project ID: B0001694

Seller Cancels Order Page

FIG. 16 EXEMPLARY CANCEL TRANSACTION PAGE



PURCHASER TRANSACTION CONFIRMATION

START

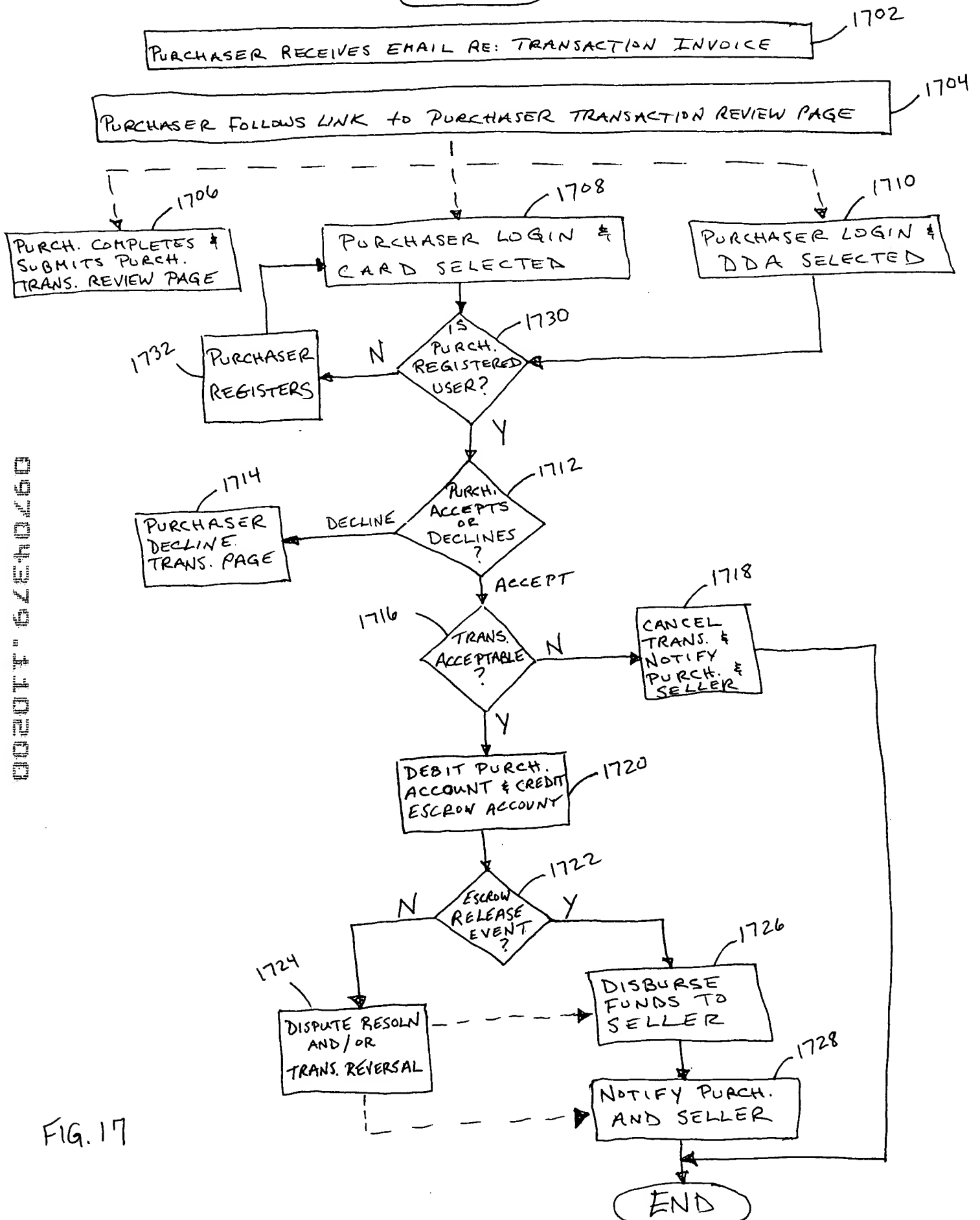


FIG. 17

09704379-10200



BUSINESS SYSTEMS CONSTRUCT REPORT

X827

Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000 30-Mar-2000
Next Review Date: 26-Sep-2001
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Buyer's Invoice

FIG. 18

EXEMPLARY PURCHASER TRANSACTION
REVIEW PAGE

American Express - Microsoft Internet Explorer

Address: http://libeca.sig.bsh.com/consumer_to_consumer/build/BI_1.asp

Consumer to Consumer Payments Invoice

STEP 1 - REVIEW INVOICE

To: gloriapublic@yahoo.com
From: John_sample@hotmail.com

INVOICE#: 001300925
Invoice Expires: 02/13/00
Reference #: 23456
Description: eBay auction 44587956

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL
34590A Apache Rug	1	\$300.00	\$300.00
		Insurance	20.00
		Shipping	90.00
		Handling	0.00
		Other	0.00
		Total	\$410.00

STEP 2 - PROVIDE BILLING INFORMATION

Card Information

Name as it appears on the Card: 1802

Card Identification #: 1806 4 digits above the account # on your Card

Card Account #: 1804

Expiration Date: 1808

1810

Microsoft Word - C2C BSCR 2.24.00



BUSINESS SYSTEMS CONSTRUCT REPORT

X827

Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000 30-Mar-2000
Next Review Date: 26-Sep-2001
Project ID: B0001694

Buyer Confirms Invoice (1)

FIG. 19 A EXEMPLARY PURCHASER TRANSACTION INVOICE

American Express - Microsoft Internet Explorer

Address: http://hibeca.sig.bsh.com/consumer_to_consumer/build/BI_2.asp

Home Personal Small Business Corporate

1900

Consumer to Consumer Payments
Confirm Transaction

STEP 2: REVIEW INFORMATION

To: gloriapublic@yahoo.com
From: john_sample@hotmail.com

INVOICE#: 001300925
Invoice Expires: 02/13/00
Reference #: 23456
Description: eBay auction 44587956

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL
34590A Apache Rug	1	\$300.00	\$300.00
		Shipping	20.00
		Handling	90.00
		TAX	0.00
			\$410.00

Card Information:

Name as it appears on the Card: Gloria Q. Public
Card Identification #: 4432
Card Account #: XXXX-XXXX-XXXX
Expiration Date: XX/XXXX
Basic Cardmember's Birth Date: 01/02/1967
Billing Address:

I agree to the Terms & Conditions set by the seller and to pay the total charges on this invoice.

1904

Accept

I do not wish to proceed with this

Start Explorer Micro Yahoo Mail Capella Univ Learning Spa American Exploring Microsoft Word SuperNova

Internet zone

10:47 AM



BUSINESS SYSTEMS CONSTRUCT REPORT

X827

Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000
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Project ID: B0001694

Buyer Confirms Invoice (2) FIG. 19B EXEMPLARY PURCHASER TRANSACTION INVOICE

American Express - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Stop Refresh Home Search Favorites History Channels Favorites Mail Print

Address http://tribeca.sig.bsh.com/consumer_to_consumer/build/BI_2.asp

Express Statement

1900

34590A Apache Rug	1	\$300.00	\$300.00
-------------------	---	----------	----------

Insurance	20.00
Shipping & Handling	90.00
Gifts	0.00
Total	\$410.00

Card Information:

Name as it appears on the Card Gloria Q. Public	Card Identification # 4432	I agree to the Terms & Conditions set by the seller and to pay the total charges on this invoice. <input type="button" value="Accept"/>
Card Account # XXXX-XXXX-XXXX	Expiration Date XX/XXXX	
Basic Cardmember's Birth Date 01/02/1967		

1904

Billing Address

327 Johnson Court, Apt. 3
Chicago, IL
02753

1902

I do not wish to proceed with this transaction.

Seller will not see your account information.

All shipping, handling & insurance arrangements should be made prior to submitting your Card Information.

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Start Linkbar Micro Select Mail Carolla Live Learning Spa American Exploring Microsoft Corp

Internet Zone 10:40 AM



BUSINESS SYSTEMS CONSTRUCT REPORT

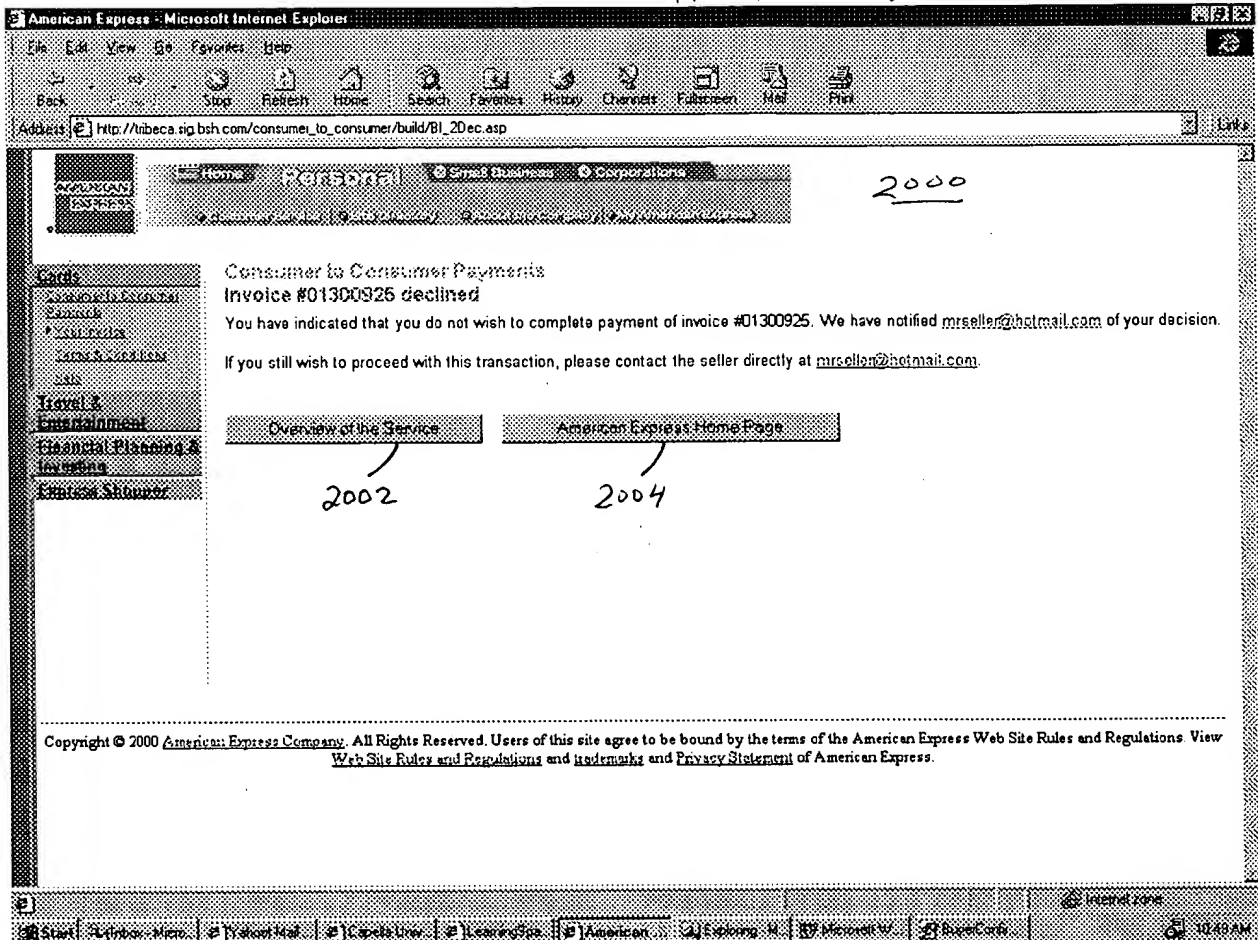
X827

Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000~~30-Mar-2000~~
Next Review Date: 26-Sep-2001
Project ID: B0001694

Buyer Declines Invoice

FIG. 20 EXEMPLARY PURCHASER DECLINE TRANSACTION PAGE

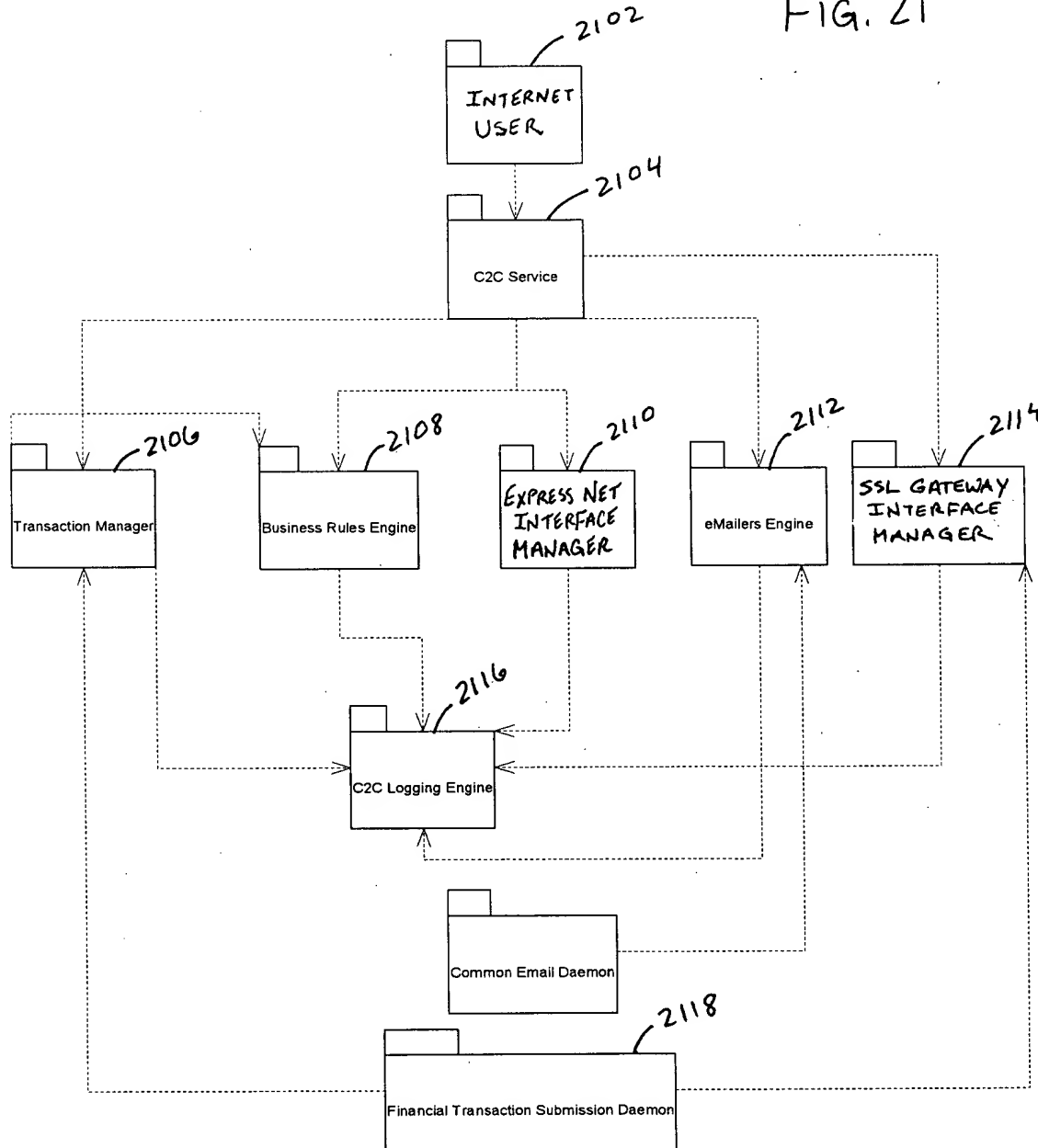


Consumer-to-Consumer Payment (C2CP)

Revision Date: 26-Sep-2000
 Next Review Date: 26-Sep-2001
 Project ID: B0001694

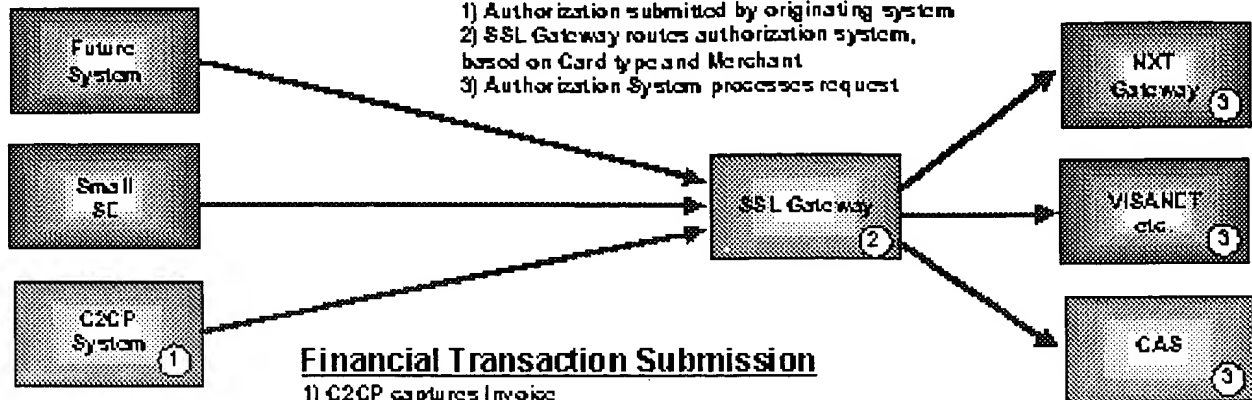
B. IMPLEMENTATION-LEVEL CLASS DIAGRAM (X807)

FIG. 21



Authorizations

- 1) Authorization submitted by originating system
- 2) SSL Gateway routes authorization system, based on Card type and Merchant
- 3) Authorization System processes request



Financial Transaction Submission

- 1) C2CP captures Invoice
- 2) C2CP submits Financial Transaction one at a time, as received, to VP05 acceptance system
- 3) VP05 acceptance system formats Financial Capture file and forwards to SSL Gateway
- 4) SSL Gateway forwards Financial Transactions to the correct Financial Capture system

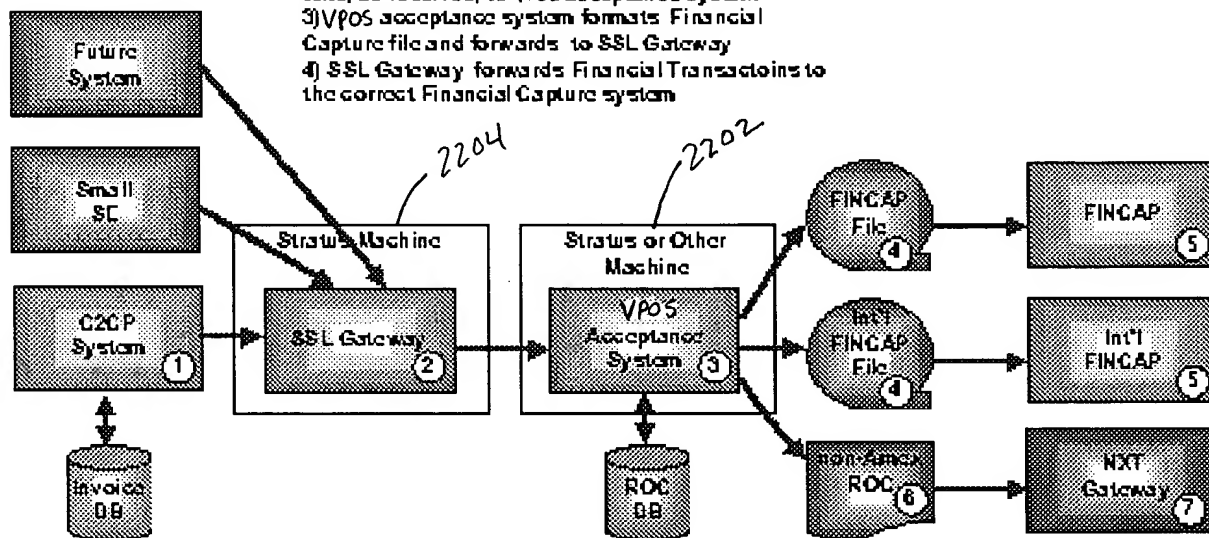


FIG. 22

09704379-110200